

GOING IN DEBT FOR GOOD ROADS.

[Address delivered by Judge Thayer of Clinton, before the Iowa Bankers' Association at their annual meeting in Council Bluffs, May 24, 1933.]

It is an inside figure to put the amount this country annually contributes to the mud field at \$250,000,000, of which amount Iowa pays at least \$8,000,000. A total loss. Mud does not give back anything to anybody. There is nothing reciprocal about it. It is a loss complete, absolute, and irrecoverable even in part. A man loses a thousand dollars by his house being destroyed by fire, but somebody is benefited by that loss. In rebuilding, the sawmill, the sash and door manufacturer, the carpenter, the painter, and the plumber find a market for material and labor. If a bank discounts a note which proves worthless, the money, while a loss to the bank, goes about on its mission and is not a loss without somebody's gain. Mud knows neither friend nor foe. In the natural organization of matter, mud may have a place, but that place is not in the road.

The whole country is aroused as never before over the subject of better roads. The necessity for such improvements is everywhere admitted. No one says nay. Public sentiment having become settled on this point, the agitation of the question may now be directed to some feasible plan for obtaining money to make good roads. The road tax has been doing its work ever since civilization taught mankind how to use the wheel and the horse. But the road tax has not made much headway in making permanent roads. It has made more mud, but few better roads. It is idle now to even seek to place the blame anywhere. It matters not who is at fault. The road tax is all right, and it is the equitable method of raising money for road purposes. A different plan of finance is what is wanted. Not more taxes. Not more money.

Put \$8,000,000 a year into improving the thoroughfares of Iowa, and in ten years there would not be a legally laid out highway in the State but would be converted into a permanent stone road. But as it is idle to talk about taking the amount Iowa annually contributes to mud to build durable roads, some other means of raising and spending money must be resorted to than are now common in any State in the West. But continue to spend the road money as it is now spent and in a thousand years the mud field will be patronized the same as today. His hunger then will be no less appeased than it is now. You simply can not make durable stone roads on an extensive scale with the annual expenditure of a 7 or 8 mill tax. You must find some other method or else give up in despair and go wallowing through the mud to the end.

My plan would be to borrow money on a long-time bond at a low rate of interest and use the taxes to pay the interest and principal. To do this a great many people will have to conquer their prejudices and listen to a kind of reason and argument that they turn from now with a solemn shake of the head and the exclamation: "No bonds if you please, and to debt for road building."

No debt! I admit that there are mistakes made every day by cautious, prudent, experienced business men going in debt. But for that reason shall there be no more going in debt? The business of civilization is transacted on the credit system. The business of barbarism is transacted on the "no trust" plan. The 500,000,000 people who go in debt have food to eat, clothes to wear, and at night a place to lay their heads. The 500,000,000 who do not possess sufficient confidence in themselves to trust one another, never taste of flour or beef, go naked, and sleep out doors. Activity, prosperity, and thrift are the fruits of mutual dependence on one another, cemented with the legend, "I promise to pay." Stagnation, savagism, and ignorance are the fruits of transacting business on the theory that nobody is entitled to the confidence of anybody.

Debt has made America what it is. Its flourishing cities, its vast systems of railroads, its multiplicity of industries, which give employment to millions of intelligent artisans, its Columbian Exposition, its wonderful agricultural wealth and prosperity, could only have been brought about by one man using another man's money and paying something for the use of it. I can not imagine a more dismal condition of things on this mundane sphere than the world out of debt. When Columbus discovered America he found this great continent occupied by a race of beings who were not only out of debt, but who paid no taxes. A people as useless and

As idle as a painted ship Upon a painted ocean." One-half the farms in Iowa

are owned by persons who went in debt to obtain them, and even though a large share of the indebtedness now stands on the property, yet there is not one case in ten where the investment is a bad one, or where, under similar circumstances, the farmer would not do the same thing over again. It is a grand example of the prosperity which debt creates, he should be the last man to shake his head and say nay, when the debt plan of building better roads is suggested. Financially, he has nothing at stake by reason of the adoption of that plan, and for his comfort, welfare, and happiness, he has very, very much to gain.

A man owns a city lot. His income above family expenses is \$500 a year. He proposes to erect a store on the lot, so that instead of its being an expense to him it will bring him in an income. He is prejudiced against going in debt. So he builds just as rapidly as his \$500 a year will permit, and in ten years he has a \$5,000 building to rent, which he leases for \$1,000 per year. Now, had he not been so prejudiced against going in debt, he could have borrowed \$5,000 at 7 per cent, put up his building in three months, and in ten years he would have made a net gain of \$6,000 and out of debt. His contribution to prejudice against going in debt is \$6,000. Might as well be contributed to the mud field.

This illustration, applied to building roads, shows the difference in results between going in debt for money to build roads and building them with the income derived from road taxes—only the man who put up the building had something to show at the end of ten years for the money invested, while the people who pay road taxes have little or nothing at the end of ten years, or at the end of any other period, to show for their money.

I do not advocate the issuing of bonds by the State, the proceeds to be used for building roads. I do not favor any plan which would permit the General Government to build roads in a State. I am in favor of allowing the people of a township the right to vote upon the question of borrowing money, not to exceed a certain per cent per year, to use in road building. I would have road improvement a township matter, based on local opinion. If the people of one township want to build a certain number of miles of good road, I would not permit the people of another township or the State legislature to prevent it. If a majority of the people of a township want good, permanent roads, at a cost within certain prescribed limits, I would not put it in the power of the minority to prevent it. I would build good roads with the taxes now paid. I would cover the State with a network of durable, permanent roads, which can be used every day in the week on which to haul a full load, and I would do this without increasing the present road taxation one mill. With no greater levy than is now made, I would in ten years save by the use of good roads six or seven millions of dollars per year to the people of Iowa, and in twenty years save twelve or fifteen millions of dollars per year. Let it be understood that in the next twenty-five years \$1,000,000,000 would be added to the indebtedness of this country, the amount to be used in building permanent stone roads, and the nation would enter upon an era of prosperity such as no part of the world ever before experienced.

But this plan of anticipating the payment of road taxes to obtain the means of building roads does not depend entirely on borrowing money of the Government. I can borrow of capitalists and associations engaged in loaning money, though the inability to borrow on long time at a low rate of interest might reduce the number of miles of road a township may at one time undertake to build. The plan, however, remains. Economy is wealth. There may be a difference of opinion as to the kind of economy which creates wealth. The miser economizes, but the more economy of this kind the worse for the community in which he moves. But there can be no two sides to the nature of the advantages accruing to a people by getting rid of mud and making good roads. This \$8,000,000 saved annually in Iowa would cause the State to blossom as the rose. It would settle the question of the practicability of making Iowa a successful manufacturing State. It would put an end to all differences between the railroads and the people, because it would solve the problem of cheap transportation. It would add materially to every

Living in an out of the way place, remote from civilization, a family is often driven to desperation in case of accident, resulting in burns, cuts, wounds, ulcers, etc. Lay in a supply of Bucklen's Arnica Salve. It is the best on earth. 25c. at L. R. Irwin's Drug Store.

man's ability to earn a living by making such a distribution of the millions saved as come naturally through the laws of traffic. It is just that kind of a saving which helps everybody and harms no one. It is the keynote of business economy. If a man gets along with one suit of clothes, one pair of boots, and one hat when his comfort and happiness require and his circumstances permit two of each kind, and this economy is general, the business of the country becomes depressed, and failures are common. Such economy is not wealth. But let each man's share of the amount saved by building good roads equal the amount saved by economizing on clothing, and the country prospers and the people thrive, because the saving is taking from what is now absolute waste. France is financially stable and strong, and her people are busy and prosperous, because nothing is permitted to go to waste, and yet there is no country on the globe where the masses realize so much right down real enjoyment of the pleasures of life as the French. They have good stone roads in France and the Government built them.

There are times when the demoralized condition of the business of this country may be traced directly to bad roads. Stringency in the money market may be attributed as often to bad roads as to any other cause. Hard times, bad times, labor unemployed, fluctuating prices, reduced railroad earnings, spasmodic speculation in stocks, corners in meat and bread stuffs, are often the immediate results of bad roads. Mud, besides being a rapacious fiend, is a hard-hearted king. R. G. Dan & Co., of New York, in a recent review of the condition of trade, says that "the stringency in money markets here and at some other points is more largely due to slow collections, which appear to result from severe weather and impracticable roads than from any form of commercial unsoundness or inability to distribute products."

At Chicago, partly because of bad roads receipts of many products declined. So it is that mud rules the land. It is a great conqueror. It is worse than an invading army. So great a foe requires the united efforts of the people to dethrone it. In this struggle every line of business in the land should be united, and there certainly is no interest which has more at stake in the success of this grand reform, or which should be more determined and active in urging the great work forward, than the National and State banks of Iowa.

Starting Evidence. Fresh testimony in great quantity is constantly coming in, declaring Dr. King's New Discovery for Consumption, Coughs and Colds to be unequalled. A recent expression from T. J. McFarland, Bentonville, Va., serves as example. He writes: "I had Bronchitis for three years and doctored all the time without being benefited. Then I began taking Dr. King's New Discovery, and a few bottles wholly cured me." Equally effective in curing all Lung and Throat troubles, Consumption, Pneuonia and Grip. Guaranteed by L. R. Irwin, Drug-gist. Trial bottles free, regular sizes 50c. and \$1.00.

SOMERSET, PA. Mr. EDITOR:—If you will permit me to do so, I will state a few facts from the town of Somerset. The town of Somerset has a population of about 2500 inhabitants and has seven churches, 4 saloons, one wholesale whiskey distillery, one flouring and grist mill, one cream-ery, two electric lamp plants, one wholesale house and 30 stores. Six years ago Somerset had its centennial celebration. This shows that the town has been established for about 106 years. Somerset is a very beautiful little town, located on top of a hill. You can see for miles around. This town employs many hands or laborers. During this summer season they are building over one hundred houses which gives employment to over 200 carpenters from various parts of the country at from \$1.75 to \$5.00 per day. Somerset is in need of a good tinner. Of all the work that is here for a tinner to do, there is only one in this town. If some of the Virginia tinner were here they could make good wages. This seems to be a very industrious country. Lots of money and plenty of work for any one that wants it. This town employs many Virginians and when a Virginian steps off the train, he is given a hearty welcome. Notwithstanding all of this, we all would prefer staying in old Virginia if there were some inducements for us to stay there, so as it is the wolf calls at our door and drives us from home, because we have no enterprising men at home, and therefore we are compelled to leave our native state for employment.

First Boarder—Don't you think our landlady keeps a good table? Second Boarder—If she does she keeps it to steel.

Driven to Desperation. Living in an out of the way place, remote from civilization, a family is often driven to desperation in case of accident, resulting in burns, cuts, wounds, ulcers, etc. Lay in a supply of Bucklen's Arnica Salve. It is the best on earth. 25c. at L. R. Irwin's Drug Store.

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ORANDA.

Mr. Albert Kaller has returned to Martinsburg. Miss Lizzie Calahan is home from Washington, D. C. Mr. Jno. Looker spent Sunday at his home in Hawkstown. Mrs. Alberta Stuckey is visiting relatives in Augusta county. Mrs. Oscar Morrey is improving we are glad to say.

Mr. J. E. Pangle's little boy "Pearcy" while playing in the yard last Sunday fell over an old tea kettle and broke his collar bone and bruised his shoulder badly.

Mr. Harry Rittenour is visiting his uncle, W. H. Keller, on Cedar Creek. June 10.

An Illustration. He—What would you call a "polite fiction?" She—Why, if I should say to you, "Hello, Mr. Jones, I hope you are not thinking of going soon?"—Judge.

Deceptive Bearing. "To hear that young clerk talk you would think he owned the place."

"Why, he never says a word against his employers."—Kansas City Journal.

Ladies and Children Invited. All ladies and children who can not stand the shocking strain of laxative syrups, cathartics, etc., are invited to try the famous Little Early Risers. They are different from all other pills. They do not purge the system. Even a double dose will not gripe, weaken or sicken many people call them Easy Pills. W. H. Howell, Houston, Tex., says nothing better can be used for constipation, sick headache, etc. Bob Moore, Lafayette, Ind., says all other gripe and sick pills, while Dr. Williams' Little Early Risers do their work well and easy. Sold by L. R. Irwin.

\$100.—Dr. E. Detchons Anti-Diuretic may be worth to you more than \$100 if you have a child who soils bedding from incontinence or water during sleep. Cures old and young alike. It arrests the trouble at once. \$1. Sold by L. R. Irwin, Drugist, Woodstock, Va. March 5-6m.

Mamie—She is trying to keep her marriage a secret. Mamie—How do you know? "She told me so."—Baltimore World.

Itch on human cured in 30 minutes by Woodford's Sanitary Lotion. This never fails. Sold by L. R. Irwin Drugist. March 6-3m.

Templeton Rose, an important witness against Tazewell county moonshiners, was waylaid and killed.

CASTORIA

For Infants and Children. The Kind You Have Always Bought. Bears the Signature of *Castor Oil*

A Weak Stomach

Indigestion is often caused by over-eating. An eminent authority says the harm done thus exceeds that from the excessive use of alcohol. Eat all the good food you want but don't overload the stomach. A weak stomach may refuse to digest what you eat. Then you need a good digestant like Kodol, which digests your food with-out the stomach's aid. This rest and the wholesome tonics Kodol contains soon restore health. Dieting unnecessary. Kodol quickly relieves the feeling of fullness and bloating from which some people suffer after meals. Absolutely cures indigestion.

Kodol Nature's Tonic. Prepared only by E. C. DeWitt & Co., Chicago. The bottle contains 24 times the dose.

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Represent some of the strongest Insurance Companies. Our rates are satisfactory. Call to see the before making your property. We refer to Messrs. J. L. Wisman and W. W. Logan. May 18-17.

WAGONS WAGONS

I am prepared to build WAGONS, of all kinds at my wagon making establishment on South Main street

WAGONS, BUGGIES, &c., Repaired on Short Notice.

AND BY FIRST CLASS WORKMEN. Call to see me. I am prepared to do good work and guarantee satisfaction. Buggies and wagons painted and trimmed.

Wagons ironed at liberal rates. CHARLES L. FOGAL, Woodstock, Va. 3-15-17

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A WORD TO FARM TOILERS.

PAINE'S CELERY COMPOUND.

The Home Friend of the Farmer and His Family.

After the labors and toils of the summer time, and harvesting of crops in the early autumn, many of our farmers, their wives, daughters, and sons, find themselves in a condition of health demanding careful attention if suffering is to be avoided later on. Many experience kidney trouble in some form; with some the liver is torpid; there is biliousness, nausea, and vomiting, with loss of appetite and depression of spirits. Thousands who have been exposed to cold, damp winds and rains while sowing in the harvest fields, now feel the twinges of terrible rheumatism; others run down by worry, overwork, and irregular dieting, are tormented with the pangs of dyspepsia. To the thousands of run-down, sickly, and half dead men and women in farm houses we recommend with all honesty and confidence the worker's friend, Paine's Celery Compound, the only medicine that can quickly and fully restore strength to the weak body and vigor to the muscles. Paine's Celery Compound tones the stomach; it removes poisonous acids from the blood which cause rheumatism; it feeds the weak and diseased nerves and banishes neuralgic tortures; it purifies the blood and gives true vitality and life. The use of Paine's Celery Compound in autumn means the establishing of a perfect physical vigor to withstand the rigors of a severe winter.

DIAMOND DYES For children's clothes most serviceable. They color jackets, coats, capes, ribbons, stockings, as well as dresses. No other dyes equal Diamond Dyes in variety of colors they never disappoint. We have a special department of advice, and will answer free any questions about dyeing. Send sample of goods when possible. Diamond Dye and Dyeing Samples free. DIAMOND DYES, Burlington, Vt.

Deceitful Man. "Didn't you think that was a beautiful girl with me today, Arthur?" "What girl, my dearest?" "Why, she was with me when you met us in front of the church." "Was there a girl there, dear? I didn't notice. I was looking at you." And then she loved him all the more.

Hard Luck. "Did you get anything?" whispered the burglar on guard as his mate emerged from the window. "No; the chap wot lives here is a lawyer," replied the other in disgust. "That's hard luck," replied the first. "Did yer lose anything?"

Proof Positive. "I wonder if all men are fools?" snapped Mrs. Banck during a little domestic tiff the other morning. "No, indeed, my dear," replied her husband. "I know a number of men who are bachelors!"

Professional Confidences. The Broker—Don't you find it easier to shelve some men than others? The Barber—Yes; don't you?—Yonkers Statesman.

Barber Shop Moved. I have moved my barber shop to the room lately occupied by G. W. Pollard under Irwin's Drug Store. All those who favor me with their patronage will receive polite and prompt attention. Respectfully, JOHN McFEE, Oct. 10-11.

THE GREAT ELECTIONEER-WILKES STALLION SUPREMACY. 13323. [A] REC. 229, [T] 12 17.

Will make the season of 1903 at WOODSTOCK, NEW MARKET AND LURAY, VA.

SUPREMACY is one of the best bred trotting stallions living. His sire Bell Boy, 3 yr 2304, sold for \$50,000 at 2 years old, a full brother to Chimes 2304 sire of The Abbot 2,031 (the World's gelding record) and 55 others in 2:30; a son of Electioneer 125 (sire of 169 in 2:30 list) and Beautiful Belle 2,294 (dam of 11 in 2:30) and her dam is the dam of 8 in 2:30; a son of George Wilkes 2,222 (sire of 82 in 2:30) and Alma Mater (dam of 9 in 2:30). His 3d dam a half sister to Nancy Hanks, 2:04 and is dam of 4 in 2:30, and 3 better than 2:30, also has 3 stallions' sons sire of 2:30 performers, 3d dam, dam of Nettie 2:15, etc. This is a great breeding sire. Ask for full pedigree.

DESCRIPTION: SUPREMACY is a rich Mahogany Bay, 16 hands high and weighs 1200 lbs. For style, speed and conformation, he is unsurpassed. Has the best of feet and legs like iron. Absolutely sound, not one weak spot about him. His disposition is perfect. He is a sure gaiter and his colts are just what might be expected, as fine as they could possibly be. He is a natural born trotter, perfectly balanced and requires no artificial appliances. That he will produce early and extreme speed with uniformity they can be to no question of doubt. His individuality renders him valuable also as a producer of first-class trotters and horses adapted to all uses. No responsibility for accident. Parting with mare for free insurance.

Mares From a Distance Kept at Reasonable Rates.

ATTENTION, FARMERS AND BREEDERS—The fine stallion Supremacy will be at Mr. Wm. Rudolphs, a fine miles South of Strasburg on every other Monday, and will stop at Elinburg and Mt. Jackson on the way to New Market the following week. Write for particulars.

Will be at LURAY and NEW MARKET every other week.

TERMS: ONLY \$10. INSURANCE.

FOR PARTICULARS CALL ON OR ADDRESS, DR. D. D. CARTER or GEO. LITTEN, Groom, WOODSTOCK, VA.

PHONE CALL 38.

The 1903 Latest Perioed

GRAPHOPHONES

RECORDS

are as far in advance of what you may have previously heard, as the Modern Automobile is ahead of the Deacon's One Horse Shay. Real Music, Real Voices, and Real Reproduction of Sound. CHARACTERIZE THE Up-to-date Graphophone. You will make a great mistake to buy any Talking Machine until you have heard the latest Graphophone. COLUMBIA PHONOGRAPH CO., 110 E. Baltimore Street, BALTIMORE, MD.

The Word "Average." After a fair translation of its old French body, "average" into English only "horse" is found, and the word becomes "horseage." The change tends to confusion, but none the less "horseage" and "average" are identical since in the old time French an "average" was a horse. It was also a horse in the Scotch dictionary, and in one of Burns' poems, "A Dragoon," he alludes to a horse as a "noble average."

Chinese as a Remedy. No matter what the disease, the first thing the Chinese think of is gin-seng. His faith in his medicine helps to cure him beyond any doubt. Given such trust in any physician or any drug, there is no question but what it would reduce our mortality record. If a man wants to show up after a night of feasting and refuses the remedy is gin-seng. If he has used too much the opium pipe, give him gin-seng. If the baby's stomach is out of order, put gin-seng into its food. If the appetite is gone, it calls for the same drug. The rich season their food with it as we would with pepper, believing that it aids digestion. The aged Chinese use it in the belief that it keeps him from growing feeble.—Medical Talk.

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CASTORIA The Kind You Have Always Bought, and which has been in use for over 30 years, has borne the signature of *Castor Oil* and has been made under its personal supervision since its infancy. Allow no one to deceive you in this. All Counterfeits, Imitations, and "Just-as-good" are but experiments that trifle with and endanger the health of Infants and Children—Experience against Experiment.

What is CASTORIA

Castoria is a harmless substitute for Castor Oil, Paregoric, Drops and Soothing Syrups. It is Pleasant. It contains neither Opium, Morphine nor other Narcotic substance. Its age is its guarantee. It destroys Worms and allays Feverishness. It cures Diarrhoea and Wind Colic. It relieves Teething Troubles, cures Constipation and Flatulency. It assimilates the Food, regulates the Stomach and Bowels, giving healthy and natural sleep. The Children's Panacea—The Mother's Friend.

GENUINE CASTORIA ALWAYS

Bears the Signature of *Castor Oil*

The Kind You Have Always Bought

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THE CENTAUR COMPANY, 31 N. BROAD STREET, NEW YORK CITY.

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